SHRIMATI VANGA GEETHA: Sir, previously, the hon. Minister had announced about introduction of small cylinders which would be very helpful to the poor families. I am asking this because in Andhra Pradesh, we have already given 15 lakh connections to the DWCRA women and we are in the process of giving another 10 lakh connections to the poor families. Now, if we introduce small cylinders, it will not only be easy to carry them, but these poor families can also get these cylinders at a small price.

SHRI RAM NAIK: Sir, it is Government's effort to introduce it all over India. But if there are any specific areas in Andhra Pradesh where it has not been introduced so far, the hon. Member can give me the details and I will ensure that it is supplied there also.

गृह ऋण पर ब्याज दर में कमी

*205. **श्रीमती कमला मनहर:**†
श्री उदय प्रताप सिंह:

क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि:

(क) सरकारी नीति के अनुसार बैंकों और सार्वजनिक संस्थानों द्वारा गृह ऋण पर वसूली जा रही ब्याज की दरों का ब्यौरा क्या है;

(ख) क्या यह सच है कि ए.बी.एन. एम्रो बैंक ने इन दरों को कम करके 6 प्रतिशत तक कर दिया है;

(ग) यदि हां, तो क्या सरकारी नियंत्रणाधीन बैंक भी अपनी ब्याज दरों में कमी करने का विचार रखते हैं; और

(घ) सरकार द्वारा उक्त प्रयोजन हेतु की जाने वाली संभावित व्यवस्था क्या है?

वित्त मंत्री (श्री जसवंत सिंह): (क) से (घ) एक विवरण सभा पटल पर रख दिया गया है।

(क), (ग) और (घ) ब्याज दरों को अविनियमित कर दिया गया है तथा बैंक अन्य कारकों के साथ-साथ कार्यकलाप/उधारकर्ता संबंधी उनके जोखिम बोध, निधि लागत, निधियों की उपलब्धता इत्यादि के आधार पर अपनी उधार दरों का निर्धारण करते हैं। सरकारी क्षेत्र के बैंकों एवं बड़ी आवास वित्त कंपनियों की ब्याज दर के ब्यौरे क्रमश: विवरण I एवं II में हैं।

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† सभा में यह प्रश्न श्रीमती कमला मनहर द्वारा पूछा गया।

(ख) उपलब्ध सूचना के अनुसार एबीएन एमरो बैंक ने एक गृह ऋण पैकेज को शुरू किया है जिसकी नियत दरें प्रथम वित्तीय वर्ष में क्रमशः 6% एवं 6.5% प्रतिवर्ष है। बाद के वर्षों में अस्थिर दर के आधार पर ब्याज दर प्रभारित होगी।

विवरण I

गृह ऋण योजना से संबंधित सरकारी क्षेत्र के बैंकों की ब्याज दर के ब्यौरे को दर्शाता विवरण

बैंक का नाम	नियत	अस्थिर
इलाहाबाद बैंक	8.25%-9.25%	7.75%-8.75%
आन्ध्रा बैंक	8.25%-9.25%	8.00-9.00%
बैंक आफ बड़ौदा	9.00%-10.00%	7.75%-9.00%
बैंक आफ इंडिया	12.00%-12.50%	7.75%-8.75%
बैंक आफ महाराष्ट्र	8.00%-9.25%	--
कारपोरेशन बैंक	8.00%-8.75%	7.50%-8.50%
कनरा बैंक	8.00%-9.25%	7.50%-8.50%
सेंट्रल बैंक आफ इंडिया	8.50%-9.50%	8.00%-9.00%
देना बैंक	8.50%-9.50%	7.75%-8.50%
इंडियन बैंक	8.00%-9.50%	7.50%-8.50%
इंडियन ओवरसीज बैंक	8.25%-10.75%	7.75%-10.00%
ओरियंटल बैंक आफ कामर्स	9.00%-10.00%	7.50%-9.00%
पंजाब नैशनल बैंक	9.25%-11.00%	8.00%-9.75%
पंजाब एंड सिंध बैंक	--	7.50%-9.25%
स्टेट बैंक आफ बीकानेर एंड जयपुर	9.50%-10.50%	7.75%-8.50%
स्टेट बैंक आफ हैदराबाद	7.75%-8.75%	7.50%-8.50%
भारतीय स्टेट बैंक	8.25%-9.50%	8.00%-9.25%**
स्टेट बैंक आफ इंदौर	8.75%-9.50%	-- **
स्टेट बैंक आफ महाराष्ट्र	9.25%-10.50%	8.75%-9.50%**
स्टेट बैंक आफ पटियाला	8.00%-8.75%	7.75%-8.50%
स्टेट बैंक आफ सौराष्ट्र	--	7.50%-8.25%
स्टेट बैंक आफ त्रावणकोर	8.00%-9.25%	7.75%-8.75%
सिंडिकेट बैंक	8.00%-9.00%	7.75%-8.75%

बैंक का नाम	नियत	अस्थिर
यूको बैंक	--	7.50%-8.50%
यूनियन बैंक ऑफ इंडिया	8.00%-8.75%	7.75%-8.50%
युनाइटेड बैंक ऑफ इंडिया	9.50%	9.50%**
विजया बैंक	7.50%-8.50%	7.00%-8.25%

**जून, 2003 में संग्रहित आंकड़े, अद्यतन आंकड़े उपलब्ध नहीं।

विवरण-II

गृह ऋण योजना से संबंधित आवास वित्त कंपनियों की ब्याज दर के ब्यौरे को दर्शाता विवरण

आवास वित्त कंपनी	नियत	अस्थिर
बिरला होम फाइनेंस	9.00%-10.00%	8.75%-9.75%
बीओबी हाऊसिंग फाइनेंस लि॰	9.00%-9.75%	9.75%**
केन फिन होम्स लि॰	8.25%-9.75%	9.50%
सेंट बैंक होम फाइनेंस लि॰	9.25%-10.25%	9.05%-9.25%
कारपोबैंक होमस लि॰	9.25%-10.25%	8.25%-9.25%
दीवान हाउसिंग फाइनेंस कारपो॰ लि॰	8.75%-10.00%	8.75%-9.75%
जीआईसी हाउसिंग फाइनेंस लि॰	7.50%-10.00%	7.50%-8.75%
गृह फाइनेंस लि॰	NA	NA
एचडीएफसी लि॰	8.50%	8.25%
हुडको*	8.25%-9.75%	8.25%
आईसीआईसीआई होम	8.75%-11.75%	8.75%-9.75%
एलआईसी हाउसिंग फाइनेंस लि॰	NA	NA
महाद्धषि एचडीएफसी	9.75%-10.00	
नेशनल ट्रस्ट एचएफएल	9.50%-14.00%	8.25%-8.75%
पीएनबी हाउसिंग फाइनेंस लि॰	8.25%-10.00%	8.00%-9.75%
सुंदरम होम फाइनेंस	8.75%-9.50%	8.25%-9.00%
टाटा होम फाइनेंस	12.00%	7.75%-8.75%

आवास वित्त कंपनी	नियत	अस्थिर
वीआई बैंक हाउसिंग फाइनेंस लि॰	9.00%-10.25%	9.75%**
एचडीएफएल वैश्य हाउसिंग फाइनेंस लि॰	8.70%-10.00%	8.75%-9.50%
बैजमान होमस लि॰	10.25%-11.00%	10.00%-10.75%

* निवासी भारतीयों के लिए ऋण

** जून, 2003 में संग्रहित आंकड़े अद्यतन आंकड़े उपलब्ध नहीं।

Reduced Rate of Interest on Housing Loans

†*205. SHRIMATI KAMLA MANHAR:††
SHRI UDAY PRATAP SINGH:

Will the Minister of FINANCE be pleased to state:

(a) the details of rates of interest being realised by the Banks and the public institution on housing loans as per the policy of government;

(b) whether it is a fact that the Amro Bank has reduced the same to 6 percent;

(c) if so, whether the Banks under the control of Government also propose to make reduction in their rates; and

(d) the arrangement likely to be made by the Government for the said purpose?

THE MINISTER OF FINANCE (SHRI JASWANT SINGH): (a) to (d) A Statement is placed on the Table of the House.

(a) (c) and (d) Interest rates have been deregulated and Banks decide their own lending rates based on, amongst other factors, their risk perception of activity/borrower, cost of funds, availability of funds etc. The details of rates of interest of Public Sector Banks and major Housing Finance Companies are in Statement-I and II, respectively.(*See* below)

(b) According to available information, the ABN Amro Bank has launched a home loan package which has 6% and 6.5% p.a. fixed rate during 1st & 2nd year respectively. For the subsequent years the interest rate would be charged on floating rate basis.

†Original notice of the Question was received in Hindi.

††The question was actually asked on the floor of the House by Shrimati Kamla Manhar.

Statement-I

The Statement showing the details of interest rates of Public Sector Banks on home loan schemes (As on Decemberr 11, 2003)

Bank Name	Fixed	Floating
Allahabad Bank	8.25%-9.25%	7.75%-8.75%
Andhra Bank	8.25%-9.25%	8.00%-9.00%
Bank of Baroda	9.00%-10.00%	7.75%-9.00%
Bank of India	12.00%-12.50%	7.75%-8.75%
Bank of Maharashtra	8.00%-9.25%	
Corporation Bank	8.00%-8.75%	7.50%-8.50%
Canara Bank	8.00%-9.25%	7.50%-8.50%
Central Bank of India	8.50%-9.50%	8.00%-9.00
Dena Bank	8.50%-9.50%	7.75%-8.50%
Indian Bank	8.00%-9.50%	7.50%-8.50%
Indian Overseas Bank	8.25%-10.75%	7.75%-10.00%
Oriental Bank of Commerce	9.00%-10.00%	7.50%-9.00%
Punjab National Bank	9.25%-11.00%	8.00%-9.75%
Punjab & Sind Bank	--	7.50%-9.25%
State Bank of Bikaner & Jaipur	9.50%-10.50%	7.75%-8.50%
State Bank of Hyderabad	7.75%-8.75%	7.50%-8.50%
State Bank of India	8.25%-9.50%	8.00%-9.25%**
State Bank of Indore	8.75%-9.50%	--**
State Bank of Maharashtra	9.25%-10.50%	8.75%-9.50%**
State Bank of Patiala	8.00%-8.75%	7.75%-8.50%
State Bank of Saurashtra	--	7.50%-8.25%
State Bank of Travancore	8.00%-9.25%	7.50%-8.75%
Syndicate Bank	8.00%-9.00%	7.75%-8.75%
UCO Bank	--	7.50%-8.50%
Union Bank of India	8.00%-8.75%	7.75%-8.50%
United Bank of India	9.50%	9.50%**
Vijaya Bank	7.50%-8.50%	7.00%-8.25%

**Data obtained in June 2003. Latest data not available.

Statement-II

The Statement showing the details of interest rates of Housing Finance Companies on home schemes (As on December 11, 2003*)*

HFC Name	Fixed	Floating
Birla Home Finance	9.00%-10.00%	8.75%-9.75%**
BOB Housing Finance Ltd.	9.00%-9.75%	9.75%**
Can Fin Homes Ltd.	8.25%-9.75%	9.50%
Cent Bank Home finance Ltd.	9.25%-10.25%	9.05%-9.25%
Corpbank Homes Ltd.	9.25%-10.25%	8.25%-9.25%
Dewan Housing Finance Corp. Ltd.	8.75%-10.00%	8.75%-9.75%
GIC Housing Finance Ltd.	7.50%-10.00%	7.50%-8.75%
GRUH Finance Ltd.	NA	NA
HDFC Ltd.	8.50%	8.25%
HUDCO*	8.25%-9.75%	8.25%
ICICI Home	8.75%-11.75%	8.75%-9.75%**
LIC Housing Finance Ltd.	NA	NA
Maharishi HDFC	9.75%-10.00%	--
National Trust HFL	9.50%-14.00%	8.25%-8.75%
PNB Housing Finance Ltd.	8.25%-10.00%	8.00%-9.75%
Sundaram Home Finance	8.75%-9.50%	8.25%-9.00%
Tata Home Finance	12.00%	7.75%-8.75%
VI Bank Housing Finance Ltd.	9.00%-10.25%	9.75%**
DHFL Vysya Housing Finance Ltd.	8.70%-10.00%	8.75%-9.50%
Weizmann Homes Ltd.	10.25%-11.00%	10.00%-10.75%

* Loans to resident Indians

** Data obtained in June 2003; Latest data not available

श्रीमती कमला मनहर: आदरणीय सभापति जी, आपने मुझे सदन में पहली बार बोलने, अपना प्रश्न पूछने का अवसर प्रदान किया, इसके लिए मैं आपकी तथा सदन में उपस्थित सभी माननीय सदस्यों की आभारी हूं। अब मैं अपने प्रश्न पर आ रही हूं।

महोदय, क्या सरकार इस बात पर ध्यान देगी कि जो अधिक समृद्ध बैंक हैं, वे तो ब्याज कम कर रहे हैं ताकि गृह ऋण योजना में कमजोर वर्गों की अधिक मदद कर सकें, मैं जानना चाहती हूं कि क्या यही प्रक्रिया अन्य बैंकों द्वारा अपनाने के लिए सरकार कार्रवाई करेगी?

श्री जसवंत सिंह: सभापति महोदय, सरकार इस बात पर ध्यान दे रही है और मैं माननीय सदस्या को बता देना चाहता हूं दरों के लिए कि ब्याज की दर कम हो रही है और जो कमजोर वर्ग हैं या दलित हैं, उनके लिए दरों की अन्य कई योजनाएं हैं जो सभी लागू हो रही हैं।

Welcome to Parliamentary Delegation from Romania

MR. CHAIRMAN: Hon. Members, I have an announcement to make.

We have with us, seated in the Special Box, His excellency, Mr. Nicolae Vacaroiu, president of the Senate of Romania and other members of the delegation, currently on a visit to our country as our honoured guests.

On behalf of the Members of the House and on my own behalf. I take pleasure in extending a hearty welcome to His Excellency, Mr. Nicolae Vacaroiu and other members of the delegation and wish our distinguished guests an enjoyable and fruitful stay in our country. We hope that during their stay here they would be able to see and learn more about our parliamentary system, our country and our people, and that their visit to this country will further strengthen the friendly bonds that exist between India and Romania. Through them, we convey our greetings and best wishes to the Parliament and the friendly people of Romania.

ORAL ANSWERS TO QUESTIONS—*Contd.*

श्रीमती कमला मनहर: महोदय, जब एन्बीएन ऐमरो बैंक ने गृह योजना के लिए ब्याज की दर कम की है तो अन्य बैंक ब्याज की दर कम क्यों नहीं कर सकते? सरकार भविष्य में ऐसी क्या कार्रवाई करने का विचार रखती है?

श्री जसवंत सिंह: माननीय सदस्या ने जानना चाहा कि चूंकि एक फलां बैंक ने ऋण की दर कम की है तो दूसरे बैंक ब्याज की दर कम क्यों नहीं कर सकते? इस बारे में मैं सूचित करना चाहूंगा कि अपने आप में बैंकों की जो ऋण की दर है, वह डिरेगुलेटिड है, बैंक इसे अपने आप तय करते हैं। अभी डिरेगुलेशन होने के बाद यह बैंकों का स्वयं का निर्णय है।

श्री उदय प्रताप सिंह: सभापति जी, मैं यह जानना चाहूंगा कि गृह ऋण के बढ़ते दबाव के चलते और सरकार के द्वारा अदिनियमितीकरण के कारण जो असुविधाएं उपज रही हैं, उनका लेखा-जोखा रखने या उनको दूर करने की सरकार की कोई योजना है या उन्होंने कोई सिस्टम डेवलप किया है? इसी से जुड़ा हुआ यह सवाल है कि क्या सरकार यह सुनिश्चित करेगी कि दूर-दराज के इलाकों में, जहां बैंकिंग सुविधाएं नहीं हैं, वहां उनकी आवश्यकता का दोहन तो नहीं हो रहा?

श्री जसवंत सिंह: माननीय सदस्य ने जानना चाहा कि जो कठिनाइयां आ रही हैं, क्या सरकार उनको दूर करेगी? हम इसीलिए सरकार में हैं और जो कठिनाइयां आती हैं उनको हम निरंतर प्रयत्न करके दूर करते हैं। दूसरा आपने जानना चाहा कि जहां अभी बैंक नहीं हैं, वहां आप क्या करेंगे? हम प्रयत्नशील हैं कि वहां बैंक पहुंचें।

SHRI C. RAMACHANDRAIAH: Sir, it is most welcome that the Government is trying to reduce the rate of interest for housing loans. Sir, housing plays a vital role in the building up of the economy because it has got a multiplier effect on the demand for cement, steel and other products. But unfortunately, recently, in the last one month, cement prices have gone up by 50 per cent, throughout the country, I want to know whether the Government is seized of the matter and whether it would take appropriate steps in this regard.

SHRI DIPANKAR MUKHERJEE: Sir, the Minister of Commerce had refuted it yesterday. (*Interruptions*)

SHRI C. RAMACHANDRAIAH: There seems to be a cartel which is responsible for it.

SHRI JASWANT SINGH: Sir, I don't know whether the other hon. Members are disputing the rise in cement prices or...

SHRI A. VIJAYARAGHAVAN: Sir, it was refuted by the Minister yesterday. (*Interruptions*)

DR. T. SUBBARAMI REDDY: Sir, cement prices have gone up abnormally high in Andhra Pradesh. *(Interruptions)*

MR. CHAIRMAN: This question was replied by the Minister yesterday, and, at that time, all of you were present in the House. *(Interruptions)*

श्री संजय निरुपम: फाइनेंस मिनिस्टर का इससे क्या लेना-देना है? ...**(व्यवधान)**...

SHRI C. RAMACHANDRAIAH: Sir, it does not relate to the Minister of Finance, but the Government of India should take the matter seriously and try to reduce the prices of cement. It seems to be the handiwork of a cartel and it is playing havoc with the economy of the country.

SHRI JASWANT SINGH: Sir, there are two issues. One is about the housing...

MR. CHAIRMAN: Shri Abu Asim Azmi.

SHRI C. RAMACHANDRAIAH: Sir, let the Minister reply. *(Interruptions)*

श्री सभापति: उन्होंने जवाब दे दिया है। ...**(व्यवधान)**... सीमेंट का जवाब फाइनेंस मिनिस्टर से क्यों ले रहे हैं। ...**(व्यवधान)**... आप बैठ जाइए। कल आपको रिप्लाई मिल चुका है। कल चर्चा हो चुकी है। ...**(व्यवधान)**

SHRI ABU ASIM AZMI: Sir, I want to know from the hon. Minister whether it is a fact that the home loans are not secure as the banks are mortgaging only the sale deed of the flat which cannot be treated as a conveyance deed. If so, what is the reaction of the Government thereto?

SHRI JASWANT SINGH: Sir, I am afraid, I have to disagree with the assertion made by the hon. Member. Of course, the sale deed is the document that provides the basis of confirming what is the value against which the loan is being sought. But, in any event, the banks are keeping such a margin between the value of the asset and the loan that is provided. I think, it is adequately covered. If I am not mistaken, Sir, on an average, a value of 15 would, perhaps, receive a loan of about 5. So, it is that kind of differential. Therefore, it is an adequate coverage.

SHRI DIPANKAR MUKHERJEE: Sir, I just said that yesterday, in your presence one of the Ministers had denied any rise in cement prices. But the NDA partner is saying that there is a 50 per cent rise in the prices of cement. That point could have been clarified by the Leader of the House because he was present in the House yesterday. So, what message is it sending to the House? (*Interruptions*) The Government is a whole entity. Yesterday, in spite of repeated questions from this side, it was denied that there has been any increase in cement prices.

MR. CHAIRMAN: It is not the question of the Leader of the House. That question has already been replied. (*Interruptions*) Now, Q.No. 206.

SHRI VAYALAR RAVI: Sir, cement prices have gone up by Rs. 50 in Kerala.

Inclusion of Majuli Island as National Heritage site

*206. DR. ARUN KUMAR SARMA: Will the Minister of TOURISM AND CULTURE be pleased to state the implementation status of the proposal to include Majuli Island of Assam for funding under NCF and Oil Foundation as a National Heritage site by amendment of existing norms for considering cases under cultural landscape category in addition to monuments as recommended by Government of Assam?

THE MINISTER FOR TOURISM AND CULTURE (SHRI JAGMOHAN): A Statement is laid on the Table of the House.

Statement

Majuli Island has been identified by the Government of India as one of the suggested projects to be funded by Indian Oil Foundation through the National Culture Fund. Government has also decided that Majuli Island will be included in the cultural landscape category when it is nominated for inscription in the World Heritage List.

DR. ARUN KUMAR SARMA: Sir, the Majuli Island, in the mid-stream of river Brahmaputra in Assam, is not only the largest fresh water river island of the world, but it is also a famous cultural and